

<b>Information to identify the case:</b>					
Debtor 1	<b>Cotey Allen Barnette</b>			Social Security number or ITIN	<b>xxx-xx-4453</b>
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court <b>Western District of Virginia</b>					
Case number: <b>17-61986</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cotey Allen Barnette

1/30/18

**By the court:** Rebecca B. Connelly  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Virginia

In re:  
Cotey Allen Barnette  
Debtor

Case No. 17-61986-rbc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Jan 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2018.

db +Cotey Allen Barnette, 1792 Wilson Church Road, Bedford, VA 24523-4797  
cr FreedomRoad Financial c/o Capital Recovery Group, PO Box 64090, Tucson, AZ 85728-4090  
cr ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: SNAP-ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301,  
LIBERTYVILLE, IL 60048)  
4500084 Bedford County Treasurer, 122 E Main Street Suite 101, Bedford, VA 24523-2000  
4500086 Carilion Clinic, Hospital Billing Services, PO Box 13966, Roanoke, VA 24038-3966  
4500091 +First Citizens-a Va Co, 3601 Thirlane Rd Nw Ste, Roanoke, VA 24019-3079  
4500092 +Freedom First Federal Credit Union, P O Box 1999, Salem, VA 24153-1159  
4500093 +Freedom Road Financial, 10509 Professional Cir S, Reno, NV 89521-5864  
4500094 +Glasser & Glasser, PO Box 3400, Norfolk, VA 23514-3400  
4500095 +Hughesnet, P O Box 3475, Toledo, OH 43607-0475  
4500096 Lewis Gale Hospital Alleghany, 1 ARH Lane, Low Moor, VA 24457  
4500097 +Lewis Gale Regional Health System, 1900 Electric Road, Salem, VA 24153-7494  
4500099 +Peaks Motors Inc, 144 West Main Street, Bedford, VA 24523-1949  
4500100 Radiology Associates of Richmond, PO Box 79923, Baltimore, MD 21279-9923  
4500101 +SCA Credit Services, 1502 Williamson Road, Suite 100, Roanoke, VA 24012-5100  
4500105 +West Creek Financial, P O Box 5518, Glen Allen, VA 23058-5518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4500085 EDI: CAPITALONE.COM Jan 30 2018 21:43:00 Capital One, Attn: Bankruptcy Dept.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
4500088 +EDI: CHASE.COM Jan 30 2018 21:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
4500089 +EDI: RCSFNBMARIN.COM Jan 30 2018 21:43:00 Credit One Bank Na, Po Box 98875,  
Las Vegas, NV 89193-8875  
4500090 +EDI: DISCOVER.COM Jan 30 2018 21:43:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
4500098 +EDI: RESURGENT.COM Jan 30 2018 21:43:00 Lvnv Funding Llc, Po Box 10497,  
Greenville, SC 29603-0497  
4500561 +EDI: PRA.COM Jan 30 2018 21:43:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4500103 Fax: 336-217-7467 Jan 30 2018 22:11:14 Solstas Lab Partners, PO Box 35907,  
Greensboro, NC 27425-5907  
4500104 +EDI: RMSC.COM Jan 30 2018 21:43:00 Syncc/care Credit, 950 Forrer Blvd,  
Kettering, OH 45420-1469

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4500102\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit Llc, Po Box 506, Gurnee, IL 60031)  
4500087 ##+Centra, P O Box 3348, Danville, VA 24543-3348

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2018

Signature: /s/Joseph Speetjens

District/off: 0423-6

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jan 30, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

Hannah W. Hutman(436156) hhutman@hooverpenrod.com, VA47@ecfbis.com;jwhite@hooverpenrod.com  
Michael Dean Hart on behalf of Debtor Cotey Allen Barnette service@hartlawroanoke.com  
USTRustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 3